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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco et al.
Appl. No. 08/922,462
Filed: September 3, 1997
For: **Automated Credit Application System**



Art Unit: 2761
Examiner: P. Groutt
Atty. Docket: 1729.0060001

Revocation of Prior Power of Attorney and Appointment of New Attorneys of Record

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The undersigned, having express authority to represent Credit Management Solutions, Inc. (CMSI), the assignee of the entire right, title, and interest in the above-captioned application, by assignment filed at the U.S. Patent and Trademark Office on January 21, 1998, (copy enclosed), hereby revokes all powers of attorney heretofore given in the above-captioned application and appoints as his attorneys Robert Greene Sterne, Registration No. 28,912; Edward J. Kessler, Registration No. 25,688; Jorge A. Goldstein, Registration No. 29,021; Samuel L. Fox, Registration No. 30,353; David K.S. Cornwell, Registration No. 31,944; Robert W. Esmond, Registration No. 32,893; Tracy-Gene G. Durkin, Registration No. 32,831; Michele A. Cimbala, Registration No. 33,851; Michael B. Ray, Registration No. 33,997; Robert E. Sokohl, Registration No. 36,013; Eric K. Steffe, Registration No. 36,688; Michael Q. Lee, Registration No. 35,239; Steven R. Ludwig, Registration No. 36,203; Raz E. Fleshner, Registration No. 34,331; John M. Covert, Registration No. 38,759; and Linda E. Alcorn, Registration No. 39,588, with full power of substitution, association, and revocation, to prosecute said application and to transact all business in the United States Patent and Trademark Office connected therewith.

The undersigned hereby grants said attorneys the power to insert on this Power of Attorney any further identification that may be necessary or desirable in order to comply with the rules of the U.S. Patent and Trademark Office.

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On behalf of Credit Management Solutions, Inc.:

FOR: Credit Management Solutions, Inc.

SIGNATURE: Scott C. Freeman

BY: Scott L. Freeman

TITLE: President

DATE: February 8, 2000